

Consider the PetCare Advantage:

Comprehensive Coverage of Veterinary Fees for Accidents and Illnesses

Includes (but is not limited to): prescribed medication, X-rays, surgeries, hospitalization, ultrasounds, MRI/CAT scans, homeopathic treatments including acupuncture and chiropractic, chemotherapy and referrals.

Pick Your Veterinarian

You can use any licensed veterinarian of your choice.

Hereditary and Chronic Defects Coverage

Provides coverage for hereditary and chronic defects, including hip dysplasia.

No Itemized Restrictive Schedule of Benefits

Benefit from PetCare's Maximum Discount

Guaranteed Acceptance & Lifetime Enrollment
All breeds of cats and dogs are accepted. For QuickCare Gold, medical records will be requested at the time of enrollment. (Shar Pei breed is eligible for Accident coverage only.) Once enrolled, your pet is guaranteed coverage for the rest of its life, up to policy limits.

Immediate Coverage

Accident coverage can begin at 12:01 a.m. the morning after your application is approved.
Note: QuickCare Gold Illness Coverage begins 30 days after the start of your Accident Coverage.



You Should Know...

Fast Claims Turnaround. Your claim will be processed within five business days of our receiving and approving your completed claim with supporting documents.

Fixed Deductibles. Deductibles do not increase as your pet ages. You pay a fixed deductible for each condition claimed as long as your policy is in force.

To Keep Your Policy in Force, Take Your Veterinarian's Advice. Have your pet examined annually and keep current with vaccinations recommended. It's good for your pet and a condition of your continued PetCare Pet Insurance Programs coverage.

Common-Sense Exclusion to Keep Premiums

Affordable. We cannot provide coverage for existing conditions, injuries, medical conditions and symptoms of concern that were evident prior to enrollment on a policy or which occur during the 30 day waiting period on QuickCare Gold. Exclusions may be temporary or permanent.

Lifetime Coverage. Premiums do not rise as your pet ages.

No annual fee for policies paid on an annual basis.

Enroll online at:
www.covewithcare.com

Promo Code (See your HR Manager)

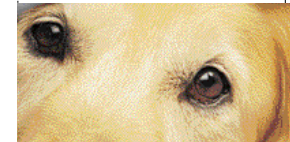


BR1004US



Easy, affordable
accident & illness
protection for the
life of your pet.

10% GROUP
DISCOUNT



PetCare Pet Insurance Programs
eliminate the financial stress of
providing unexpected medical attention.

We understand that if your pet is ill or has an accident, the last thing you want to think about is money. How much will it cost for medical attention?

PetCare Pet Insurance Programs offer the most comprehensive, flexible pet health coverage. Selecting a program is easy and straightforward. PetCare offers simple-to-follow options designed to meet the needs of you and your pet.

Visit www.covewithcare.com and follow our simple steps for enrollment. Remember to ask your HR Manager for your promotional code.

Program Options:

Dog	QuickCare Gold 70% = \$17.95
	QuickCare Gold 100% = \$32.35*
	QuickCare = \$8.95
	QuickCare Senior = \$26.95
Cat	QuickCare Gold 70% = \$14.20
	QuickCare Gold 100% = \$20.65*
	QuickCare for Indoor Cats = \$8.95
	QuickCare = \$7.65
	QuickCare Senior = \$17.95

* Prices may vary by State. Visit www.covewithcare.com for more information. Prices are current as of date printed.

A PetCare Happy Ending

"I signed up with PetCare this past summer. The program seemed straight forward, and even though Hudson was 10 years old, he wasn't excluded from any of them. Only 2 months after signing up with PetCare, I noticed that Hudson was drinking a lot more water than usual. I took him to the vet for a check-up and found out that he was diabetic. Today Hudson is very happy and healthy, and is down from 3 injections to only 1 a day!"

Roger Miller, Tennessee
Claim Paid: \$493.05

QuickCare Gold

QuickCare Gold - Our Most Comprehensive Coverage
Accident and Illness Coverage that protects your cat or dog in virtually any situation.
Choose between 70% or 100% coverage.



Coverage Amounts and Description
70% or 100% of payable Claims paid after any applicable deductible up to policy limits for all pets up to age 8 for "select" dog breeds)*
ACCIDENT - Cat \$2,500 Dog \$3,000 - Coverage amount is for each separate accident.
ILLNESS - Cat \$2,500 Dog \$3,000 - Total lifetime coverage per illness category:
• cardiovascular & respiratory system • digestive system • urogenital system
• musculoskeletal system • nervous system • eyes • ears • skin • endocrine system • blood & lymphatic system • infectious disease • cancer
ACCIDENTAL DEATH - \$300 (no deductibles) - If your pet should die from injuries as a result of an accident, the original purchase price will be reimbursed, up to policy limit.
BOARDING KENNEL FEES - \$250 (no deductibles) - Boarding or home care for your pet to a maximum of \$25/day should you become hospitalized for more than 48 hours and are unable to provide care.
RECOVERY COST - \$150 (no deductibles) - To pay for advertising or to offer an award should your pet become lost or missing.
FIXED DEDUCTIBLE - \$50 (100% coverage)
- \$75 (70% coverage)*

Advantages

- Unlimited number of accidents covered
- No maximum annual illness benefit restrictions
- Eligible enrollment age 8 weeks - 10 years (cat), 8 years (dog), 6 years (select breed dog)
- Lifetime coverage once enrolled in the program
- Lifetime maximum illness coverage \$30,000 (cat), \$36,000 (dog) - split equally into 12 illness categories



*Some breeds are more susceptible to certain illnesses; therefore premiums are slightly higher for the following "select" breeds: Boxer, Bull Terrier, Doberman Pinscher, Great Dane, Mastiff, Rottweiler, Saint Bernard, Shar Pei, Weimaraner, and others. Other breeds include: Akita, Bull Terrier, Boxer, Bull Terrier, Doberman Pinscher, Great Dane, Mastiff, Rottweiler, Saint Bernard, Shar Pei, Weimaraner, and others. Other breeds include: Akita, Bull Terrier, Boxer, Bull Terrier, Doberman Pinscher, Great Dane, Mastiff, Rottweiler, Saint Bernard, Shar Pei, Weimaraner, and others. Other breeds include: Akita, Bull Terrier, Boxer, Bull Terrier, Doberman Pinscher, Great Dane, Mastiff, Rottweiler, Saint Bernard, Shar Pei, Weimaraner, and others.

QuickCare Gold

70% Coverage		
Monthly Premium:	CAT \$14.20	DOG \$17.95
For "select" breed dog: \$24.25		

100% Coverage*		
Monthly Premium:	CAT \$20.65	DOG \$32.35
For "select" breed dog: \$41.35		

Want extra coverage with QuickCare Gold?
Choose a double coverage endorsement and receive double the lifetime illness protection. Cat \$80,000 Dog \$72,000 - split equally into 12 illness categories.
Additional QuickCare Gold Protection per illness category*:
Cat \$2,500 (for a total of \$5,000) Dog \$3,000 (for a total of \$6,000)
Additional Monthly Premium: Cat \$7.15 Dog \$16.15
*Select Breed Dog Additional Monthly Premium: \$20.85

* Prices and deductible may vary by State. Visit www.coveworthcan.com for more information. Prices are current as of date printed.

QuickCare

QuickCare
Selected Accident Only
Coverage designed for cats
and dogs of all ages.



Coverage Amounts and Description
100% of payable Claims paid after any applicable deductible up to policy limits
FOREIGN BODY INGESTION - \$2,000 - An ingested foreign body needs to be surgically removed.
MOTOR VEHICLE ACCIDENT - \$2,000 - Medical treatment for injuries resulting from any form of motor vehicle accident.
BONE FRACTURES - \$2,000 - Fractures not caused by a motor vehicle accident.
POISON INGESTION - \$1,500
LACERATIONS - \$100 - Medical treatment for an accidental laceration such as cut pads or dog/cat bites and abscesses.
BURNS - \$500
ALLERGIC REACTION TO INSECT BITES/STINGS - \$500
ACCIDENTAL DEATH - \$300 (no deductibles) - If your pet should die from injuries as a result of an accident, the original purchase price will be reimbursed, up to policy limit.
FIXED DEDUCTIBLE - \$50 (Unless otherwise noted)

Advantages

- Unlimited number of (limited) accidents covered
- No 30-day waiting period
- No age limitations for enrollment
- Enrollment as early as 8 weeks of age
- No "select" breed surcharges

QuickCare

Monthly Premium:	CAT \$7.65	DOG \$8.95
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QuickCare For Indoor Cats

QuickCare For Indoor Cats
Selected Accident and Illness
Coverage tailored for kittens and
cats that live primarily indoors.



Coverage Amounts and Description
100% of payable Claims paid after any applicable deductible up to policy limits
FELINE LOWER URINARY TRACT DISEASE (FLUTD) - \$2,500 (20% deductible)
CANCER - \$2,500 (20% deductible) - Should your cat be diagnosed with any malignant tumor, diagnosed by histopathology.
INFECTIOUS DISEASE - \$2,500 (20% deductible)
FELINE ASTHMA - \$2,500 (20% deductible)
DIABETES MELLITUS - \$2,500 (20% deductible)
FOREIGN BODY INGESTION - \$2,000 - An ingested foreign body needs to be surgically removed.
BONE FRACTURES - \$2,000
POISON INGESTION - \$1,500
FELINE HIGH-RISK SYNDROME - \$1,500 - Medical treatment for injuries resulting from an accidentally falling from elevated dwelling.
BITE WOUNDS AND BITE WOUND ABSCESSSES - \$500
BURNS - \$500
FIXED DEDUCTIBLE - \$50 (Unless otherwise noted)

Advantages

- Unlimited number of (limited) accidents covered
- No 30-day waiting period
- No age limitations for enrollment
- Enrollment as early as 8 weeks of age

QuickCare For Indoor Cats

Monthly Premium:	CAT \$8.95
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Contact your HR Manager for enrollment information



A \$10 annual fee will automatically be included with your first payment. Conditions cannot be noted, symptomatic or pre-existing prior to enrollment. The PetCare Pet Insurance Program are underwritten by United General Insurance Company, Inc. (U.G.I.) and distributed by PetCare Insurance Services Ltd. (PetCare Insurance Agency, LLC, an Affiliated Risk Management Co. In the U.S., PetCare is a trademark of PETCO Animal Supplies, Inc. and is used with permission. Coverage not available in all states. This advertisement is only an outline. The actual policy, issued terms and conditions will prevail.

QuickCare Senior

Selected Accident and Illness Coverage specially tailored
for senior cats and dogs (with no age limitations).

QuickCare Senior

Monthly Premium:	CAT \$17.95	DOG \$26.95
For "select" breed dog: \$34.15		

For more information and a detailed listing of
QuickCare Senior coverage, please refer to
www.coveworthcan.com